B22C (Official Form 22C) (Chapter 13) (04/10)

In re	Nurten Ural	According to the calculations required by this statement:
	Debtor(s)	■ The applicable commitment period is 3 years.
Case Nu		☐ The applicable commitment period is 5 years.
	(If known)	☐ Disposable income is determined under § 1325(b)(3).
		■ Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Par	t I.	REPORT OF INC	COM	1E				
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.								
1	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.								
	b. \square Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.								
	All figures must reflect average monthly income rec			Column A		Column B			
calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the							Debtor's		Spouse's
six-month total by six, and enter the result on the appropriate line.							Income		Income
2	Gross wages, salary, tips, bonuses, overtime, com	_	•			\$	0.00	Φ	
	Income from the operation of a business, professi			. T in	a h fuam Lina a and	Ψ	0.00	Ψ	
	enter the difference in the appropriate column(s) of								
	profession or farm, enter aggregate numbers and pro	ovic	le details on an atta	achn	nent. Do not enter a				
_	number less than zero. Do not include any part of	the	business expense	s en	tered on Line b as				
3	a deduction in Part IV.		Dile		g				
	a. Gross receipts	\$	Debtor 0.00	¢	Spouse				
	b. Ordinary and necessary business expenses	\$	0.00						
	c. Business income		otract Line b from		a	\$	0.00	\$	
	Rents and other real property income. Subtract Line b from Line a and enter the difference in								
	the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any								
4	part of the operating expenses entered on Line b as a deduction in Part IV.								
4	Cuesa massimta	\$	Debtor 0.00	¢.	Spouse				
	a. Gross receiptsb. Ordinary and necessary operating expenses	\$	0.00						
	c. Rent and other real property income		btract Line b from		e a	\$	0.00	\$	
5	Interest, dividends, and royalties.				<u> </u>	\$	0.00	\$	
6	Pension and retirement income.					\$	0.00		
	Any amounts paid by another person or entity, o	n a	regular basis, for	the	household				
7	expenses of the debtor or the debtor's dependents, including child support paid for that								
,	purpose. Do not include alimony or separate maintenance payments or amounts paid by the					Ф	0.00	ф	
	debtor's spouse.				\$	0.00	\$		
	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8.								
	However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A								
8	or B, but instead state the amount in the space below:								
	Unemployment compensation claimed to								
	be a benefit under the Social Security Act Debtor	\$	0.00 Sp	ouse	\$	\$	0.00	\$	

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.						
		Debtor	Spouse				
	a. b.	\$	\$ \$		\$ 0.0	00 \$	
10	Subtotal. Add Lines 2 thru 9 in Column A, and in Column B. Enter the total(s).	. · .	1 -			00 \$	
11	Total. If Column B has been completed, add L the total. If Column B has not been completed				\$		0.00
	Part II. CALCULATI				PERIOD		
12	Enter the amount from Line 11					\$	0.00
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the						
	b. c.	\$ \$					
14	Total and enter on Line 13	\$	0.00				
14	Subtract Line 13 from Line 12 and enter the	result.				\$	0.00
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.						0.00
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						
	a. Enter debtor's state of residence:		ebtor's household s	ıze:	1	\$	43,456.00
17	 Application of § 1325(b)(4). Check the applicable box and proceed as directed. ■ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. □ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement. 						
	Part III. APPLICATION OF	§ 1325(b)(3) FOR DET	TERMINING DIS	POSABI	LE INCOME	1	
18	Enter the amount from Line 11.					\$	0.00
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. A						
	c.	\$					
	Total and enter on Line 19.					\$	0.00
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.					\$	0.00

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.						0.00
22	Applicable median family income. Enter the amount from Line 16.						43,456.00
23	Application of § 1325(b)(3). Ch ☐ The amount on Line 21 is m 1325(b)(3)" at the top of pag ☐ The amount on Line 21 is no 1325(b)(3)" at the top of pag	this statement. "Disposable income is no	t deterr	nined under §			
				DEDUCTIONS FR			,, 02 , 20
	Subpart A: I	Deductions under Star	ıdar	ds of the Internal Reve	nue Service (IRS)		
24A	National Standards: food, appa Enter in Line 24A the "Total" an applicable household size. (This bankruptcy court.)	ount from IRS National S	Stand	ards for Allowable Living	Expenses for the	\$	
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.						
	Household members under 65 years of age			sehold members 65 years			
	a1. Allowance per member		a2.	Allowance per member			
	b1. Number of members		b2.	Number of members			
	c1. Subtotal		c2.	Subtotal		\$	
25A	Local Standards: housing and utilities Standards; non-mortgag available at www.usdoj.gov/ust/	e expenses for the applica	able c	ounty and household size.		\$	
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero. a. IRS Housing and Utilities Standards; mortgage/rent Expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47						
	c. Net mortgage/rental exper		you c	Subtract Line b frontend that the process set		\$	
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:						
27A	Local Standards: transportation expense allowance in this categor regardless of whether you use put Check the number of vehicles for included as a contribution to you If you checked 0, enter on Line 2 Transportation. If you checked 1 Standards: Transportation for the Standards for the	ry regardless of whether y blic transportation. which you pay the opera r household expenses in land transport or 2 or more, enter on Land applicable number of ve	you p ating Line tation ine 2	expenses of operating expenses or for which the orange of	operating expenses are ore. Standards: amount from IRS Local olitan Statistical Area or	\$	

27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
28						
	a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 47	\$				
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$			
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average					
	Average Monthly Payment for any debts secured by Vehicle					
	b. 2, as stated in Line 47	\$				
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$			
30	\$					
31	Other Necessary Expenses: mandatory deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.					
32	Other Necessary Expenses: life insurance. Enter total average mon life insurance for yourself. Do not include premiums for insurance any other form of insurance.		\$			
33	Other Necessary Expenses: court-ordered payments. Enter the tot pay pursuant to the order of a court or administrative agency, such as include payments on past due obligations included in line 49.		\$			
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.					
36	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.					
37	\$					
38	\$					
-	Total Expenses Allowed under IRS Standards. Enter the total of L	-	T			
	Subpart B: Additional Living Expense Deductions					
Note: Do not include any expenses that you have listed in Lines 24-37						

	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.					
39	a.	Health Insurance	\$			
	b.	Disability Insurance	\$			
	c.	Health Savings Account	\$			
	Total ar	nd enter on Line 39	_		\$	
	If you obelow:	lo not actually expend this total amount, state y	your actual total average monthly expend	itures in the space		
40	Continue expense ill, or de	ued contributions to the care of household or facts that you will continue to pay for the reasonable isabled member of your household or member of sa. Do not include payments listed in Line 34.	and necessary care and support of an eld	lerly, chronically	\$	
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.					
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.					
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.					
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.					
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.					
46	Total A	dditional Expense Deductions under § 707(b).	Enter the total of Lines 39 through 45.		\$	

		S	Subpart C: Deductions for De	bt P	ayment			
47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.							
	Name of Creditor Property Securing the Debt Average Monthly include taxes Payment or insurance a. S □yes □no						\$	
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.							
	a.	Name of Creditor	Property Securing the Debt	•	\$	he Cure Amount Total: Add Lines	\$	
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.							
50	Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense. a. Projected average monthly Chapter 13 plan payment.							
51	Tota	l Deductions for Debt Payment.	Enter the total of Lines 47 through 50	0.			\$	
		S	ubpart D: Total Deductions f	rom	Income			
52	Tota	l of all deductions from income.	Enter the total of Lines 38, 46, and 5	1.			\$	
		Part V. DETERMIN	NATION OF DISPOSABLE I	NC	OME UNDI	ER § 1325(b)(2)		
53	Total current monthly income. Enter the amount from Line 20.						\$	
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.						\$	
55	wage		nter the monthly total of (a) all amount etirement plans, as specified in § 541(b ed in § 362(b)(19).				\$	
56	Tota	l of all deductions allowed unde	er § 707(b)(2). Enter the amount from	Line	52.		\$	

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	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expense necessary and reasonable.					
57	Nature of special circumstances Amount of Expense]			
	a.	\$	1			
	b.	\$	1			
	c.	\$	1			
		Total: Add Lines] \$			
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.					
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.					
	Part VI. ADDITIONA	L EXPENSE CLAIMS				
	Other Expenses. List and describe any monthly expenses, not of you and your family and that you contend should be an addit 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate term. Total the expenses.	ional deduction from your current monthly income	under §			
60	Expense Description	Monthly Amoun]			
	a.	\$				
	b.	\$]			
	c.	\$				
	d.	\$	4			
	Total: Add Lines	a, b, c and d \$				
	Part VII. VE	RIFICATION				
	I declare under penalty of perjury that the information provided <i>must sign.</i>)	in this statement is true and correct. (If this is a jo	int case, both debtors			
61	Date: August 26, 2010 Signature: /s/ Nurten Ural					
	Nurten Ural					

(Debtor)

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 02/01/2010 to 07/31/2010.